

Cocheco Falls Millworks 100 Main St., Suite 101 Dover, NH 03820

# Strafford Economic Development Corporation

(603) 749-2211 (603) 749-2221 www.sedcnh.org

Frank Gardner, Brownfields Coordinator U.S. EPA Region 1
5 Post Office Square Suite 100
Boston, MA 02109-3912

November 13, 2017

Dear Mr. Gardner,

Strafford Economic Development Corporation is a IRS 501 (c) (3) non-profit corporation which serves (primarily but not exclusively) Strafford County, New Hampshire and adjacent municipalities. We work with our peers throughout the state. We are certified by the US Department of Treasury as a Community Development Financial Institution, certified by the US Small Business Administration as a Community Advantage (7A) lender, and have extensive experience in US Department of Housing and Urban Development Community Development Block Grant Program.

Strafford County is the historic manufacturing center of New Hampshire, with a broad spectrum of industries related to textiles, electronics, agriculture, defense, coal and oil processing, leather goods and hide tanning, metal plating and etching, automobile components, web printing presses and heavy machinery. These industries have left numerous Brownfields across the region, requiring significant cleanup and resources to do so. Funds have historically been difficult to obtain. It is our hope that we are awarded these funds, which will allow for much needed remediation of Brownfields sites that pose significant environmental and health hazards to our communities.

Our primary service area is home to a population of 127,428. Within this population, persistent poverty has historically been avoided by having the highest number of workers per household in the US. Despite this, the poverty rate has been rising since the beginning of the Great Recession. Manufacturing has declined significantly from its historic role, giving way to lower paying retail and food service jobs. Housing cannot be produced cheaply enough to match the new wages, so production has slowed. Now, a significant impact to the workforce in the region has developed due to the opioid crisis.

We are requesting grant funding in the amount of \$1,000,000 through the EPA's Brownfields Revolving Loan Fund program for Hazardous Substances (\$500,000). A growing number of local municipalities have immediate need for these funds to remediate open environmental issues including contamination from Hazardous Substances. Sites in Somersworth, Rochester, and Dover need these funds to aid in the remediation of their respective Brownfields sites for redevelopment. Our primary service area is chosen to provide a continuum of services for the area served by the Strafford Regional Planning Commission and their Assessment Program.

Please contact me directly regarding this grant request – Dennis McCann, Executive Director. I may be reached at (603)-749-2211 or <a href="mailto:dmccann@sedcnh.org">dmccann@sedcnh.org</a>.

Best regards,

Dennis McCann

# Appendix 3 RLF Other Factors Checklist

Name of Applicant:	Strafford Economic Development Corporation	

Please identify (with an x) which, if any of the below items apply to your community or your project as described in your proposal. To be considered for an Other Factor, you must include the page number where each applicable factor is discussed in your proposal. EPA will verify these disclosures prior to selection and may consider this information during the selection process. If this information is not clearly discussed in your narrative proposal or in any other attachments, it will not be considered during the selection process.

Other Factor	Page #
None of the Other Factors are applicable.	
Community population is 10,000 or less.	
The jurisdiction is located within, or includes, a county experiencing "persistent poverty" where 20% or more of its population has lived in poverty over the past 30 years, as measured by the 1990 and 2000 decennial censuses and the most recent Small Area Income and Poverty Estimates.  Applicant is, or will assist, a federally recognized Indian tribe or United States	
territory.	
Target brownfield sites are impacted by mine-scarred land.	
Applicant demonstrates firm leveraging commitments for facilitating brownfield project completion, by identifying in the proposal the amounts and contributors of resources and including documentation that ties directly to the project.	11
Applicant is a recipient of an EPA Brownfields Area-Wide Planning grant.	



# The State of New Hampshire

# DEPARTMENT OF ENVIRONMENTAL SERVICES



#### Robert R. Scott, Commissioner

**EMAIL ONLY** 

November 14, 2017

Dennis McCann, Executive Director Strafford Economic Development Corporation 100 Main Street, Suite 101 Dover, NH 03820

**Subject:** Strafford Economic Development Corporation

**FY18 Proposal for EPA Brownfields Revolving Loan Fund Grant** 

State Letter of Acknowledgement and Support

Dear Mr. McCann:

The New Hampshire Department of Environmental Services (NHDES) hereby acknowledges and expresses our support for Strafford Economic Development Corporation's proposal for an EPA Brownfields Revolving Loan Fund Grant. It is NHDES' understanding that SEDC is applying for a total of \$1,000,000 in RLF funds (split between hazardous substances and petroleum funding).

Should your proposal be successful, the Department will commit to providing a liaison to provide technical support. This assistance can include serving as a non-voting member of an advisory committee, helping vet proposed projects, and reviewing the various technical documents prepared pursuant to the grant.

We look forward to working with SEDC. Please contact me should you have any questions.

Sincerely,

Michael McCluskey, P.E.

Brownfields Program

Hazardous Waste Remediation Bureau

Tel: (603) 271-2183 Fax: (603) 271-2181

Email: Michael.McCluskey@des.nh.gov

ec: Matthew Norton, SEDC

Karlee Kenison, P.G., Administrator, NHDES-HWRB

#### 1. COMMUNITY NEED

# 1.a. Target Area and Brownfields

1.a.i. Community and Target Area Descriptions: Strafford Economic Development Corporation (SEDC) operates mainly within Strafford County, New Hampshire which is home to 13 municipalities (10 towns and 3 cities) and over 400 Brownfields sites. While the cities – Somersworth, Rochester, and Dover house 58% of our county's ~125,000 residents, many call rural and suburban areas home. While our traditional operating region is within the county, we have the ability due to our Community Development Financial Institution designation to work in Northwood, NH and beyond when appropriate or as needed. We have worked with peer groups in the Lakes, Capital, Rockingham, and North Country region.

Large mills stand in Dover, a former hub of industrial manufacturing; historic Thompson Hall stands tall at the University of New Hampshire in Durham, a symbol of higher learning and education that has strengthened over centuries; throughout the county, active farmland remains as a testament to the agricultural history of this region. Despite our region's gradual population and economic growth, we face many challenges to development. These challenges present themselves as a lack of opportunity for entrants to the housing market as median home prices increase<sup>1</sup>, a lack of drug and substance abuse treatment to rehabilitate workers<sup>2</sup>, and a lack of affordable post-secondary education as NH ranks the #1 highest average student debt in the nation<sup>3</sup>. These issues contribute to a lack of available workforce housing, available workforce for local businesses, and opportunity for new business startups as graduates with debt are less likely/able to pursue commercial debt as well.

The communities of Somersworth and Rochester are target areas for the Brownfields Revolving Loan Fund due to their comparatively low incomes and higher concentration of brownfield properties, but the cleanup loans and subgrants will be available to all communities in the SEDC and SRPC region if significant brownfield projects arise. Our impact is not limited by county lines, as we primarily but not exclusively serve Strafford County. Many tainted properties stand unused, open for development in the region. The availability of this funding for business owners, investors and developers is crucial to aid in development of our region.

Rochester Incorporated in 1722, Rochester began as a settlement supported by agriculture and lumbering. Decades passed, and agricultural pursuits became favorable due to fertile soils from the many nearby rivers. These rivers fueled later industrial pursuits as woolen mills and shoe factories were built in the 1800s. By the late 1800s, many other industries had developed and thrived in the City, producing bricks, machines, boxes, and other goods. Service industries and housing developed to support the population. Serving as a market crossing, new highways and railroad lines led to the rapid growth throughout the 1800s. The early 1900s brought the development of a cultural identity valuing the arts and local facilities such as the Opera House and Public Library were built. The Great Depression hit Rochester hard. Business redeveloped as decades passed, however Rochester did not return to its former glory. Many families and laborers migrated in search of opportunity elsewhere. Today "The downtown area has high percentages (over 25%) of vacant and deteriorated commercial buildings, leading to slum and blight conditions". The City has 6 areas designated as Economic Revitalization Zones

<sup>&</sup>lt;sup>1</sup> New Hampshire Business Review <a href="http://www.nhbr.com/November-10-2017/Latest-New-Hampshire-housing-market-numbers-show-supplies-getting-tighter/">http://www.nhbr.com/November-10-2017/Latest-New-Hampshire-housing-market-numbers-show-supplies-getting-tighter/</a>

<sup>&</sup>lt;sup>2</sup> Strafford County Public Health Network <a href="https://www.scphn.org/strafford-county-among-least-healthy-in-nh/">https://www.scphn.org/strafford-county-among-least-healthy-in-nh/</a>

<sup>&</sup>lt;sup>3</sup> New Hampshire Public Radio http://nhpr.org/post/36k-nh-college-grads-have-highest-average-student-debt-nation

(ERZs), which need investment by commercial interests to spur growth and encourage local development. <sup>4</sup>

**Somersworth** Incorporated in 1754, Somersworth developed as a manufacturing hub, pulling its power from the Salmon Falls River. Somersworth turned from a mostly agricultural community to one supported by the work offered in industries developing from the power produced by the Salmon River. The Great Falls Manufacturing Company built its number 1 factory right near the falls and began producing cloth. One mill turned to seven, and thousands of yards of cloth became tens of thousands being produced annually. A "Bleachery" was built to turn the cloth starch white to be dyed any number of colors. This bleachery ran until the early 1990's, closing in 1997. General Electric holds a large facility running along the river bank in Somersworth which has been manufacturing there since WWII, there are questions about the conditions of that site. Machine, shoe, wool, and power companies all developed in late 1800's, strengthening the economy and fueling the development of public facilities like the schoolhouse on Prospect Hill. After the Great Depression, industry tapered off in the City, leaving behind empty commercial facilities in need of investment and significant cleanup. Today, there are two main ERZs in the City, one which encompasses a majority of the downtown area and another that highlights rural acreage with potential for commercial pursuits<sup>5</sup>. These are areas, that need commercial investment to spur growth and encourage local development.

# Additional Target Areas Known

- Dover, NH A historic mill and industrial city. This city presents need in the case of
  waterfront areas with confirmed contaminants in areas currently under bid for
  expansive redevelopment in the Downtown area.
- Strafford Regional Planning Commission has compiled a list of <u>over 400</u> Brownfields sites within the region, demonstrating significant need in our area.

With these many challenges at hand for business development in our region, the additional burden placed on investors to oversee site remediation for commercial sites acts as another significant barrier to economic development in this region due to the lack of funding. Coupled with the serious health and environmental hazards they present, it is crucial that area businesses/investors and municipalities have access to funding to affordably clean and repurpose real estate.

Strafford Economic Development Corporation is therefore seeking funds to establish a Brownfields Revolving Loan Fund to aid our community, with the hopes of stimulating regional growth and addressing serious health and environmental problems.

## 1.a.ii. Demographic Information and Indicators of Need

Below are data points presenting indicators of need in our target areas (TABLE 1). Rochester and Somersworth are distressed areas in immediate need, where median income is significantly below that of the state median income. Brownfields funding will allow remediation of sites to drive development and growth in much needed areas. Dover and other municipalities also present need in the severity and prevalence of Brownfields in our area.

<sup>&</sup>lt;sup>4</sup> City of Rochester <a href="https://www.rochesternh.net/sites/rochesternh/files/uploads/fy\_16-17\_caper\_final.pdf">https://www.rochesternh.net/sites/rochesternh/files/uploads/fy\_16-17\_caper\_final.pdf</a>, Greater Rochester Chamber of Commerce <a href="https://www.rochesternh.net/economic-development/economic-revitalization-zone-erz">https://www.rochesternh.net/economic-development/economic-revitalization-zone-erz</a>

<sup>&</sup>lt;sup>5</sup> City of Somersworth Development Handbook http://www.somersworth.com/wp-content/uploads/Dev Handbook Final.pdf

		TABL	E 1			
	City of	City of	City of	Strafford	State of	United
	Rochest	Somersworth	Dover,	County	NH	States
	er		NH			
Population 1	29,954	11,778	30,534	125,273	1,324,2	316,515,021
					01	
Unemployment 1	4.2%	5.1%	4.8%	4.4%	3.9%	5.2%
Poverty Rate 1	13.2%	13.6%	10%	11.1%	8.9%	15.5%
Percent Minority 2	4.3%	13.7%	3.2%	6.6%	6.3%	37.8%
Median Household	\$44,950	\$54,868	\$61,00	\$60,711	\$66,77	\$53,889
Income 1			8		9	
Poverty Rate under	22.2%	20.0%	10.7%	12.9%	11.9%	21.7%
18 1						
Percent Disabled 1	17.7%	13.8%	11.8%	13.1%	12.1%	12.4%
Percent Age 65+ 1	16.8%	12.5%	14.0%	13.2%	15.3%	14.1%
% Renter-Occupied	62.6%	75.1%	65.5%	65.5%	65.4%	59.1%
Housing Units Build						
Before 1980 1						
% Occupied	16.2%	9.3%	3.1%	9.7%	5.6%	5.9%
Housing Units that						
are Mobile Homes						

TABLE 1

## 1.a.iii. Description of the Brownfields

**Region of Operation:** There are at least 400 Brownfield Sites within the Strafford region <sup>6</sup>. These include: abandoned mill buildings, former municipal buildings, former dry-cleaning facilities, defunct gasoline service stations, marine sales and services, and auto repair facilities. Rochester also has more than 80 properties eligible to be seized due to back taxes, including many aging commercial and residential structures. A table of priority sites within the target area and expected contaminants associated with each is included below under Economic Effects of Brownfields.

10 & 16 Wallace Street, Rochester: Rochester has been plagued by the current opioid crisis. The city has a high rate of usage and deaths from opioids, an estimated 25 overdose deaths occurred in 2016 alone. Downtown Rochester, has been identified in several City plans as an

<sup>1</sup> Data are from the 2011-2015 American Community Survey 5-Year Estimates available on American FactFinder at https://factfinder.census.gov/faces/nav/jsf/pages/community\_facts.xhtml

<sup>2</sup> Data are from the 2011-2015 American Community Survey 5-Year Estimates available on American FactFinder at https://factfinder.census.gov/faces/nav/jsf/pages/community\_facts.xhtml. Note, the percent minority is derived from the HISPANIC OR LATINO AND RACE population table (i.e., the sum of the Hispanic or Latino (of any race), Black of African American alone, American Indian and Alaska Native alone, Asian alone, Native Hawaiian and Other Pacific Islander alone, Some other race alone and two or more races percentages).

<sup>&</sup>lt;sup>6</sup> Based on a Brownfield inventory compiled by SRPC through research and outreach with the NHDES, Strafford municipalities, and SRPC's existing Brownfields Advisory Committee (BAC),

economically disadvantaged region and one specifically targeted for federal Community Development Block Grant funding. It meets CDBG eligibility criteria to be considered a "blighted area". Data from the Rochester Main Street program and City's Development Division indicates downtown commercial vacancy rates at about 25%. The census tract that the Wallace Street site inhabits (Block Group 6, Census Tract 843) is a tract where 67% of the population is low to moderate income as per US Dept. of Housing and Urban Development (HUD) guidelines.

The Wallace Street site in Rochester, is a vacant commercial lot left abandoned and neglected after use by several commercial ventures. There are no structures on the site, and most of the site is paved with asphalt or concrete. The former owners left the site contaminated, as highlighted by Phase I and II Environmental Site Assessments completed in 2007. Present contaminants that exceed state allowable standards at this site include tetrachloroethylene (PCE), polynuclear aromatic hydrocarbons (PAHs), trichloroethene (TCE). The site is in immediate proximity to other commercial and residential properties on all sides, posing significant health and safety risks to businesses and residents of the area. The neglected site has become an "attractive nuisance", as it has now become a host to illicit drug activity. Cleanup of this site will have a highly significant impact on the surrounding area and community.

1 Winter Street, Somersworth: The second is in Somersworth, where a former drycleaning business – Breton's Cleaners - remains abandoned after closure more than a decade ago. Sitting on waterfront property, the building has gone to waste. Inside the building remains contaminants posing both health and environmental risks to the community (lead paint, asbestos, containers of hazardous products). The site has soil contaminated by tetrachloroethylene which must be capped until it can be removed/remedied. The site is a waterfront property located in a residential area, with single family, multifamily and commercial properties all in the immediate vicinity. The potential harm to the waterway is an ongoing concern.

# Additional Targets Known

- Dover, NH Waterways
- Over 400 sites have been logged as Brownfields by SRPC. A sample from that list SEE TABLE 2:

	Priority Sites, Impacts, and Known and Potential Contaminants	Vacant	Vandalized	Municipally Owned	Back Taxes Owed	In Neighborhood	Downtown Location	Com./Indus. Corrido	On Market	Proximity to Water	Safety Hazard	Lead	Asbestos	PAHs	PCBs	Petroleum	Chlorinated Solvents	Cleanup Planning
	Hilltop School	х	х	х		х	х		х		х	х	Х		х			x
	Old Police Station	х	х	х			Х				х	х	Х		х			х
	Somersworth Hotel	х				х	х				х	х	х	х		х		
拒	Facemate Site						х				х	х		х	х			х
Somersworth	Burned Bleachery/Dyeworks	х					х			х	х	х	х	х	х		х	х
ers	Aclara Lot	х					х			х	х	х		х	х			х
om	Former Chabots Dairy	х			х	х	х			х		х	х	х	х	х		
0,	Breton Cleaners	х	х	х			х		х		х							х
	Aclara Warehouse	х					х	х		х		х	х	х	х			х
	J.A. Prince	х				х	х	х	х		х	х	х	х	х	х		
	Rouleau's Garage						х	х	х		х	х	х	х	х	х		
١	Advanced Recycling	х		х		х	х	х									х	×
Rochester	Robbins Auto	х		х			х					х	х			х		х
che	Rochester Stove	х	х					х	х	х	х	х	х	х		х		
Ro	Spaulding Ave Mill				х			х	х	х		х	х	х	х	х	х	х
	Various Residential Properties	х			х	х					х	х	х			х		х

#### 1.b. Welfare, Environmental, and Public Health Impacts

<u>1.b.i.</u> Welfare Impacts: Dilapidated, neglected, unsecured buildings represent physical hazards due to unstable conditions and place undue strain on local services. Vacant buildings and lots attract illicit activities such as vandalism, arson, and the use, manufacturing and sales of drugs resulting in additional costs to the community to dispatch law enforcement to these sites. One

## Strafford Economic Development Corporation in Dover, NH

# EPA Brownfields Revolving Loan Fund Grant Application Narrative

crime index ranks Somersworth at 17 out of 100 (100 being the safest) and Rochester at 27 out of 100, with the total crime rate being highest in Somersworth at 32 per 1,000 residents. Abandoned buildings are commonly located in the poorest neighborhoods and impact low income residents disproportionately. The result is diminished property values, lack of much needed investment, and loss of sense of community. In the Strafford region the 2013 median purchase price for a home was 15% lower than its peak in 2007.

Accessibility to amenities and services is lacking in rural and urban communities in the Strafford County area, which impacts quality of life. Only 2 public bus routes run through Somersworth and 1 in Farmington with very limited hours. According to its walk score, most errands in Farmington require a car, yet nearly 10% of the population lacks access to a vehicle. While Somersworth's downtown is more walkable, pedestrian exposure to dilapidated buildings and potentially hazardous environments dissuades walking. Approximately 14% of Somersworth and 18% of Rochester residents have a disability, exacerbating the challenge of accessing services safely. In Strafford County, 5% of people live within ½ mile of a park, compared to 17% in the state. Only 5% of the land in Somersworth is conserved, compared to upwards of 25% elsewhere in southeast NH. This lack of recreational space increases the risk that children and youth will opt to play in vacant lots or abandoned buildings.

1.b.ii. Cumulative Environmental Issues: Critical surface water bodies and aquifers are threatened by several cumulative environmental impacts of Brownfields sites within the Strafford region, many of which are located in close proximity to water resources. For example, the Spaulding Avenue mill in Rochester is located next to the Salmon Falls River upstream from most of Rochester and Somersworth.

Somersworth's drinking water source is the Salmon Falls River, which has 8 identified impairments, including dissolved oxygen and pH levels, attributable to storm water runoff from residential and commercial sites, roadways within 250 ft of the shoreline, water-crossings, and failing septic systems. Nearly 40% of the residents in the county rely on private wells for water.<sup>8</sup> Radon and arsenic also threaten drinking water. Over 44% of tests in Strafford County exceeded the 4.0 pCi/L radon action level, compared to 32.4% statewide. Naturally occurring arsenic above 10 ppb is found in 20% of bedrock wells in the county. 11 Both Rochester and Somersworth are listed as highest-risk communities for lead exposure by the New Hampshire Healthy Homes & Lead Poisoning Prevention Program.<sup>10</sup>

Somersworth ranks flooding as a significant hazard that may exacerbate existing contamination and further compromise dilapidated structures. 11 The City's impervious surface coverage increased from 26% in 1990 to 42% in 2010, increasing water quality impacts. The Aclara warehouse and vacant lot are examples of properties in Somersworth close to the Salmon Falls River that could be improved to support storm water management best practices.

1.b.iii. Cumulative Public Health Impacts: The region's population faces a number of public health threats. Over 4% of the population of the county lives within 150 meters of a highway, Error! Bookmark not defined. and densely settled Somersworth experiences high levels of traffic congestion. Air quality mitigation projects associated with a major expansion of NH Route 16 are underway in the region.

<sup>9</sup> NH Bureau of Environmental and Occupational Health. 2004.

<sup>&</sup>lt;sup>10</sup> NH Healthy Homes & Lead Poisoning Prevention Program, 2015 Lead Exposure Surveillance Report

## Strafford Economic Development Corporation in Dover, NH

# EPA Brownfields Revolving Loan Fund Grant Application Narrative

Over 62% of NH's housing stock was built prior to 1978. 12 EPA's Environmental Justice (EJ) mapper shows that Somersworth<sup>13</sup> ranks in the: 80-90<sup>th</sup> percentile nationally for lead paint; 90-95<sup>th</sup> percentile for superfund proximity; and 90-95<sup>th</sup> percentile for water discharger proximity. Many existing public health impacts increase the population's vulnerability to environmental issues. Air quality impacts can have profound, systemic impacts on sensitive populations in particular. In Strafford County, 10.6% of both adults and children have asthma compared to 7% and 8.3% nationally. <sup>14</sup> The annual ambient concentration of PM<sub>2.5</sub> in Strafford County was 8µg/m<sup>3</sup> in 2012. Vaporization of contaminants in soil may worsen impacts of poor air quality. In NH, the asthma hospitalization rate for children under 4 and adults over 65 years is 188 and 127, respectively, per 100,000 persons. <sup>12</sup> Researchers estimate the environmentally attributable fraction for asthma is 30%. <sup>12</sup>

Because blighted properties detract from the aesthetic appeal and real and perceived safety, these sites detract from the walkability of a community. In a county where over 30% of adults are obese, <sup>15</sup> compared to 27% in the state, encouraging walking as a means of recreation and transportation is critical to improving public health. The cumulative impact of the presence of abandoned structures, which facilitate illicit behavior, unemployment, and lack of decent quality housing, poses a risk for vulnerable populations. NH is ranked among the highest in the nation for illicit drug use, alcohol consumption among adults and young people, and lowest for access to treatment. 16 The county is currently experiencing an opioid epidemic. Finally, a lack of insurance increases the population's vulnerability: in Census Tracts 083001 and 083002 in Somersworth, 22% and 16% of people do not have health insurance.<sup>17</sup>

#### 1.c. Financial Need

1.c.i. Economic Conditions: Both Somersworth and Rochester have significantly lower median household incomes than the state and higher rates of poverty, child poverty, and unemployment than the rest of the state. Somersworth has experienced a 54% loss in manufacturing industry employment between 1990 and 2015 and struggles to replace the lost commercial tax base it provided. The City is heavily focused on investing significant resources in downtown infrastructure and has no additional funds for these Brownfields assessments, or for remediation activities, for which it also seeks funding. SEDC is one of the few resources that communities like Somersworth and Rochester have access to in regards to economic development, business development and other planning. The NH taxing system does not include sales or income taxes and relies strictly on property taxes to fund state government, municipal operations, and schools with no contribution from the State of New Hampshire. This severely limits our partner organizations and member communities' ability to fund this Brownfields site remediation work. With 0% of its annual operating budget coming from member communities and 5% from state revenues, SEDC relies on successfully leveraging grants and funding to implement new programs.

1.c.ii. Economic Effects of Brownfields: Contamination is a deterrent to economic development in Somersworth and Rochester, and throughout the Strafford region. The landscape of the region's Tri-Cities area (Somersworth, Dover, Rochester) exhibits evidence of economic

<sup>&</sup>lt;sup>12</sup> CDC Asthma State Profiles. https://www.cdc.gov/asthma/stateprofiles/asthma\_in\_nh.pdf

<sup>13</sup> Block Group #330170830015

<sup>&</sup>lt;sup>14</sup> Asthma Burden Report Update New Hampshire 2014. http://www.dhhs.nh.gov/dphs/cdpc/asthma/documents/asthma-burden-2014.pdf
<sup>15</sup> Strafford County Public Health Network

<sup>&</sup>lt;sup>16</sup> NH Department of Health and Human Services, 2015

<sup>17</sup> NHDHHS Socioeconomic Vulnerability Index. http://nhvieww.maps.arcgis.com/apps/MapSeries/index.html?appid=eb192191712d4b1e91558a4675a31011

depression ranging from underutilized and inaccessible waterfronts to aging and vacant lots and buildings. Though less visible, job loss has significantly impacted the region. Many manufacturing jobs have been lost in the last decade. Somersworth manufacturing company Trelleborg Sealing Solutions closed in April 2009, resulting in 91 positions lost. Marketing firm Brand Partners in Rochester closed in April 2010, laying off 52 workers. Thompson Center Arms in Rochester experienced multiple layoffs then closed entirely, resulting in a total of 250 positions lost. The county saw the closing of an AT&T Customer Service Center and the Goss International manufacturing facility laying off 310 and 170 positions, respectively, in 2012. Liberty Mutual, Velcro, Thompson Investment Castings, Albany, and General Electric have all experienced significant layoffs or closure.

The closure of historic mills and other manufacturing facilities over the past 20 years has profoundly impacted the economic conditions of the target areas. Many of the Brownfield sites are located in downtown Somersworth along the Salmon Falls River, which normally would be greatly desired and high-priced real estate. The Hilltop Historic District in Somersworth is the largest historic district in the state with around 220 historic properties. However, due to known or alleged contamination, these locations are either unoccupied or underutilized, resulting in a significant loss of tax revenue to the community. The primary populations living in this area are very young adults (including women of child bearing age), low income individuals, and an elderly population who have no other options but to live in this rundown, blighted, and low-rent area. In Rochester, new development has bypassed the downtown for newly built shopping centers and business parks at the outskirts of the city.

The City of Rochester reports the City's downtown meets CDBG eligibility criteria as a blighted area. Rochester estimates downtown commercial vacancy rates at 25 percent, and have identified at least 71 vacant or distressed properties in the area. The downtown is one of six state-designated Economic Revitalization Zones located in Rochester. Reuse of sites such as the Advanced Recycling or Robbins Auto facilities would restore vacant properties to active use. Such circumstances highlight the economic impact of Brownfields sites in the target areas. This has resulted in the target communities of Somersworth and Rochester having household incomes 10-25% lower than the state and child poverty rates that are approximately twice the state rate.

Brownfields decrease the value of the adjacent properties, and in some cases preclude development (i.e. individuals do not want to purchase a residential home that overlooks a rundown, dilapidated industrial facility). The City of Rochester has indicated that the prevalence of brownfield properties and other sources of contamination have prevented the city from acquiring CDBG or HUD funding for nearby projects in the downtown. The environmental stigma in both target communities and throughout the region has left property owners unwilling to invest in their properties. It also makes municipalities hesitant to acquire some of these properties due to the environmental unknowns.

# 2. PROJECT DESCRIPTION AND FEASIBILITY OF SUCCESS

# 2.a. Program Description and Marketing Strategy

<u>2.a.i. Program Description:</u> Program oversight will include SEDC's role in managing the program, the QEP's role in performing ACRES updates, and SEDC / QEP joint roles in reporting. We will select a QEP and Compliance Administrator in accordance with all applicable state and federal acquisition regulations; see to ACRES updates; and quarterly reports.

Project Analysis and Selection –National Development Council credit analysis systems modified to the intended use will be used, as well as national Risk Management Association standards. Candidates will be chosen from the Inventory, so each loan will have been screened through Phase I ESAs for each selected site in accordance with ASTM International standard 1527-13 as well as the EPA "All Appropriate Inquiry" standards. It is anticipated that 5 loans cleared in this manner will be completed through the Hazardous Substance Program. If Quality Assurance Project Plans (QAPP), Analysis of Brownfields Cleanup Alternatives (ABCA) or Remedial Action Plans (RAP) were required, compliance with those and related Reuse/redevelopment plans will be required as part of the loan-funded activities, as will requirements revealed by any Phase II Investigation. Outputs include the completion of 5 loans at an estimated principal amount of \$100,000 per site.

Close Loans, Disburse Loan and Grant Funds – Candidates will be chosen from the Inventory, so each loan will have been screened through Phase I ESAs for each selected site in accordance with ASTM International standard 1527-13 as well as the EPA "All Appropriate Inquiry" standards. It is anticipated that 5 loans cleared in this manner will be completed through the Hazardous Substance Program. If Quality Assurance Project Plans (QAPP), Analysis of Brownfields Cleanup Alternatives (ABCA) or Remedial Action Plans (RAP) were required, compliance with those and related Reuse/redevelopment plans will be required as part of the loan-funded activities, as will requirements revealed by any Phase II Investigation. Outputs include the completion of 5 loans at an estimated principal amount of \$100,000 per site.

<u>2.a.ii.</u> Marketing Strategy: SRPC has compiled a list of over 400 Brownfields sites in the region, this will be used as our "prospect" list and database for targeting sites. Together, with our partners, we have already identified immediate need at the Wallace Street project in Rochester and Winter Street project in Somersworth, with several projects in development in Dover. Dover presents need in the case of waterfront areas with confirmed contaminants in areas currently under bid for expansive redevelopment in the Downtown area.

Our marketing strategy consists of working with municipalities, investors, and real estate agents to identify Brownfields sites, continuing the conversation within our region to bring these sites to appropriate developers and connect them with assessment and remediation funding. Continual and strategic outreach to municipalities, key developers in the area, and development partners (SRPC included) will allow us to deploy RLF funds to remediate key Brownfields.

We will market the program with developers and regional partners to maximize the impact of our Brownfields RLF. We are undergoing a website redevelopment at this time and will be building our program pages to advertise our financing options. Brownfields will be a featured page on our website. This will be used as one marketing tool and we hope developers will also take notice of the option when researching sites to develop in the area.

# 2.b. Task Descriptions and Budget Table

<u>2.b.i. Task Descriptions:</u> Grant funding will be the basis for the four tasks outlined below.

<u>Task 1 – Cooperative Agreement Oversight</u> – Includes costs to implement the program including development of fact sheets, development of reports and work plans, and the completion of reporting requirements to EPA including Assessment, Cleanup and Redevelopment Exchange System (ACRES) reporting and EPA quarterly reports. This also includes travel costs for two of our staff to attend two National Brownfields conferences held every 18-24 months. Outputs will

include a Program Fact Sheet, Quarterly EPA Reports, and ACRES Property Profile Forms. Costs are broken down as follows:

<u>Task 2 – RLF Operation</u> – SEDC will provide complete staff support to underwrite, maintain and operate the RLF. The SEDC Board of Directors will be responsible for reviewing and approving each loan and subgrant. They meet on a regular basis to be kept informed of projects and upcoming activities and also will be available to meet on a timely basis to make decisions as needed. SEDC will process payments and manage the loan accounts after cleanup is completed. Outputs include loan/subgrant applications, loan documents and payment statements.

Task 3 – Community Outreach – This task includes working with the regional planning commissions and community based organizations to educate potential Brownfields property owners in our targeted outreach area on the RLF Program. Community Outreach will be enhanced through press releases and postings on SEDC's website (www.sedcnh.org). Program pamphlets and informational packets for prospective participants will be prepared for distribution through our project partners and community based organizations as well as through our web site. SEDC will establish and maintain all program files and records. The project budget does not include the cost share to be provided by the in-kind services of our additional project partners or member community's staff support time to work with owners and developers during the RLF program, or the commitment required from each municipality in assistance with public education and support during implementation of the project. Participating communities will also invest staff time into both the application process and management of the program once the program begins. Program outputs will include brochures as well as other handouts, development of a Brownfields program page on our website, and press releases.

Task 4 – Site Cleanup Activities - As part of this task, SEDC along with loan/subgrant underwriting and processing, our technical consultant will review clean-up plans as well as other EPA required documents (Community Relations Plan, Quality Assurance Project Plan, and Analysis of Brownfields Cleanup Alternatives). The plans will be reviewed for conformance with pertinent New Hampshire clean-up criteria, regulations, and regional redevelopment goals. The clean-up plans will be submitted to the NHDES. Once loan funds are awarded, SEDC will attend status meetings and review project updates to ensure the remediation conforms to the remediation plan. After the conclusion of the remedial action, SEDC will ensure that the site clean-up results have been submitted to the NHDES and if applicable, that a "Covenant Not to Sue" is obtained from the NHDES. Outputs include Community Relations Plans, Quality Assurance Project Plans, Analysis of Brownfields Cleanup Alternatives, Remedial Action Plans, Design Plans and Specifications, and Completion Reports.

# 2.b.ii. Budget Table

Task 1: Cooperative HAZARDOUS Agreement Oversight	Task 2: RLF Operation	Task 3: Community Outreach	Task 4: Cleanup Activities	Total
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# Strafford Economic Development Corporation in Dover, NH

# EPA Brownfields Revolving Loan Fund Grant Application Narrative

SUBSTANCE					
LOANS					
Personnel	\$ 5,000	\$ 60,000	\$ 5,000	\$ 0	\$ 70,000
Fringe Benefits	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Travel	\$ 2,500	\$ 2,500	\$ 2,500	\$ 0	\$ 7,500
Equipment	\$ 0	\$ 6,000	\$ 0	\$0	\$ 6,000
Supplies	\$ 500	\$ 1,500	\$ 1,500	\$ 500	\$ 4,000
Contractual	\$ 12,500	\$ 0	\$ 0	\$ 25,000	\$ 37,500
Loans	\$ 0	\$ 600,000	\$ 0	\$ 0	\$ 600,000
Subtotal RLF	\$ 20,500	\$ 670,000	\$ 9,000	\$ 25,500	\$ 725,000
Cost Share	\$ 0	\$ 0	\$ 0	\$ 0	\$ 200,000

HAZARDOUS SUBSTANCE SUBGRANTS	Task 1: Cooperative Agreement Oversight	Task 2: RLF Operation	Task 3: Communit y Outreach	Task 4: Cleanup Activities	Total
Personnel	\$ 5,000	\$ 60,000	\$ 5,000	\$ 0	\$ 70,000
Fringe Benefits	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Travel	\$ 2,500	\$ 2,500	\$ 2,500	\$ 0	\$ 7,500
Equipment	\$ 0	\$ 6,000	\$ 0	\$ 0	\$ 6,000
Supplies	\$ 500	\$ 1,500	\$ 1,500	\$ 500	\$ 4,000
Contractual	\$ 12,500	\$ 0	\$ 0	\$ 25,000	\$ 37,500
Subgrants	\$0	\$ 150,000	\$ 0	\$ 0	\$ 150,000
Subtotal RLF	\$ 20,500	\$ 220,000	\$ 9,000	\$ 25,500	\$ 275,000
Total RLF	\$ 41,000	\$ 890,000	\$ 18,000	\$ 51,000	\$ 1,000,000
<b>Total Cost Share</b>	\$ 0	\$ 0	\$ 0	\$ 0	\$ 200,000

# **2.c. Ability to Leverage:** See the below table outlining leveraged sources.

# TABLE 3

REF	Source	Purpose/Role	Amount (\$)	Status
A	Strafford Regional Planning	Technical assistance to support	\$2,000	Secured
	Commission Leveraged	creation of RLF, maintain RLF, and		
	Time	assist with marketing		
В	SEDC Internal Revolving	Internal funding source utilized	\$200,000	Secured
	Loan Funds	when deemed appropriate.	(more avail.	
			depending	
			on timing)	
C*	Business Finance Authority	LOC to support the expansion and	Up to	Secured
	- State Small Business	retention of businesses	\$1,500,000	
	Credit Initiative			

D*	Business Finance Authority	LOC to promote, encourage or	Up to	Secured
	<ul> <li>Aid to Local Development</li> </ul>	develop business within New	\$1,000,000	
	Organizations	Hampshire.		
E*	United States Treasury	Low interest rate loan for	\$385,412	Secured
	Community Development FI	organizations that have a primary		
		mission of promoting community		
		development.		

<sup>\*-</sup>denotes funding sources only available to businesses or nonprofits

#### 3. COMMUNITY ENGAGEMENT AND PARTNERSHIPS

# 3.a. Engaging the Community

<u>3.a.i.</u> Community Involvement Plan: Community engagement is one of our strengths, and staff has a recognized and creditable history of reaching out to diverse individuals and organizations to generate support, solicit input, and foster active participation. SEDC staff are well trained in effective stakeholder involvement in the decision-making process.

Once sites are in the Program, the ability of this Brownfields RLF funds to spur transformation in the community hinges significantly on community buy-in and support. Community involvement, including both educating and seeking input from stakeholders, is therefore a critical element of this project.

Removing the actual and perceived barriers to Brownfields redevelopment requires educating and informing the public, businesses, community organization, potential investors, and other stakeholders.

Future public outreach will be encouraged through investors and developers. SEDC will utilize its established relationship with municipal officials and staff as well as its growing list-serves to reach a wide audience. Specific community involvement will include the following:

 Communicating with property owners, local municipal officials, and area developers to directly inform them of the availability of cleanup grants/loans and to explain opportunities to leverage the Brownfields program.

**3.a.ii. Communicating Progress:** SEDC anticipates 'word-of-mouth' outreach within each target community. SEDC will make information available on its website and to all regional partners.

- **3.b. Partnerships with Government Agencies:** Municipal staff, including town managers, planners, code enforcement officers, and economic development professionals, especially in the target communities, will be key partners in the program. They will assist us with owner outreach, obtaining property access agreements, as well as developer interest. We anticipate continued participation from key municipalities who have determined immediate need, including each the following:
- The City of Somersworth has been a partner with SEDC. City staff has been instrumental in identifying and advancing work on priority sites in the city and in regional efforts through their work with the SRPC. Somersworth's support includes: engagement with regional partners, identification of potential cleanup sites, partnerships with community organizations, negotiating site access agreements, facilitating access to city-owned properties, and assisting with public outreach and engagement.

The City of Rochester will be a part of the target area for this grant. City staff have already conveyed potential site remediation needs throughout the city and opportunities for using brownfields RLF funds to leverage other development projects and investments. Rochester's support includes: continued engagement with regional partners, identification of potential cleanup sites, building partnerships with community organizations, negotiating site access agreements, facilitating access to city-owned properties, and assisting with public outreach and engagement.

# **3.c.** Partnerships with Community Organizations

# 3.c.i. Community Organization Descriptions & Roles

SEDC intends to maintain community partnerships through engagement and communication with the SRPC and other regional development corporations. The SRPC will maintain a committee for their assessment grants, therefore integrating communities into their grant award process. The committee will be comprised of representatives from local municipalities and members of a variety of community organizations who specialize in environmental stewardship and economic development in SRPC's region. The members will serve as liaisons to their organizations and assist with disseminating information about SRPC's Brownfields program and to seek potential assessment site opportunities.

## 3.c.ii. Letters of Commitment: (Included in attachment IV)

Attached to the proposal are current letters from the following: the City of Rochester, City of Dover, Town of Madbury, City of Somersworth, and the Strafford Regional Planning Commission.

3.d. Partnerships with Workforce Development Programs: SEDC is fortunate in that there are well qualified contractors and consultants in the local area that can implement the Brownfields Program. While there is not a local hiring ordinance in the area, we typically advertise projects statewide and will give preference to local firms who respond. There are no Brownfields job training programs in the New Hampshire. The workforce development system in NH is managed by the Workforce Opportunity Council (WOC), which oversees the 13 NH Works One Stop Centers throughout the state, one of which is in Somersworth. This ensures that local people and local companies are utilized whenever possible for our Brownfields and other infrastructure projects.

#### 4. PROGRAM BENEFITS

**4.a.** Welfare, Environmental, and Public Health Benefits: Environmental justice data indicates that within our region, low income families incur higher exposure to toxic chemicals and a greater burden associated with Superfund and other contaminated sites than higher income families. The location of underutilized buildings and substandard housing in poorer neighborhoods in the downtowns of Somersworth, Rochester, and other communities results in a disproportional impact on lower income residents. Remediation and redevelopment of Brownfield properties will reduce exposure to hazardous materials in these communities. Communities will benefit from the cleanup of blighted properties, which have a physical and emotional toll on low income neighborhoods and sensitive populations, and often invite illicit activities and arson in addition to creating threats to safety. Assessing these properties will better position each for investment and redevelopment while benefiting all residents by improving the quality of the community as an attractive place to live and work.

Revitalization of these buildings and vacant lots will result in a better quality of life for the targeted communities. Cleaning up contaminated sites will lead to safer and more welcoming places to walk; as well as encouraging greater economic investment and employment opportunities. The cleanup is expected to contribute positively to health priorities in SEDC's region including reducing obesity and substance abuse.

The immediate benefit of participation in the Brownfields program is the positive impacts the program will have on the environment. Each site will undergo thorough assessment then remediation of contaminants as part of the redevelopment. Anticipated benefits include: reduction of VOC contaminated accessible soils, protection and assessment of impacted groundwater; reduction of indoor air quality from VOC and asbestos; removal of lead paint from buildings; and identification of impacts to downgradient receptors including wetlands and surface waters (the Salmon Falls River recently had 8 separate areas of impairment identified due to the region's industrial past). This project will help alleviate public health threats associated with Brownfields such as inhalation of hazardous substances in air, water, and soil that can cause asthma, cancer, and infant mortality. This project will contribute to efforts to reduce both groundwater and surface water contamination, especially in household wells, which provide drinking water for half of Farmington's residents. The cleanup will improve the integrity of ecosystems that are expected to become increasingly burdened by climate change impacts, which will enhance the resiliency of sensitive species. Finally, by encouraging and enabling infill and redevelopment, brownfield cleanup can also lead to more compact development and reduced sprawl, which results in lower transportation related greenhouse gas emissions.

**4.b. Economic and Community Benefits:** The Brownfields Program will lead to job creation, business expansions, enhanced property values of Brownfields and surrounding properties, and an overall more attractive and desirable community. The impacts of these benefits range from greater employment opportunities and access to services and amenities at the individual level to increased tax revenues for the community. Such benefits are critical in the communities of Somersworth and Rochester, which currently experience higher than average high poverty rates (refer to Table in 1.a.ii.) due to lack of quality jobs. From an infrastructure perspective, redevelopment can be more cost effective for communities as it typically does not require additional expansion of roads, water, sewer, storm water, and electrical infrastructure. The Hilltop School project in Somersworth is slated include 25,000sqft of housing and much needed community spaces per a planning charrette conducted by the Friends of Somersworth organization. This project will not only create much needed affordable housing, it will also generate an estimated \$8 million in investment into the community, 25 temporary construction jobs, and will lead to upwards of \$200,000 per year in additional tax revenue, without imposing infrastructure costs on the City.

Potential reuses of brownfields properties may include greenspace or wetland restoration, leading to a range of benefits such as increased recreational opportunities and greater provision of ecosystem services. This aligns well with goals identified in Somersworth's 2016 Natural Resources Assessment. Redevelopment of Brownfields also typically gives a "face lift" that increases community pride and generally spurs even more improvements to surrounding properties. This can directly affect the mental health of residents and reduce crime and the continuation of blighted conditions. Other beneficial reuses include affordable housing, libraries, or municipal buildings. For example, the Advanced Recycling site in Rochester would provide

ideal space for a business incubator in the heart of the downtown, a short walk from other businesses and municipal buildings. The Hilltop School project in Somersworth may include affordable or elderly housing and much needed community spaces per a planning charrette conducted by the Friends of Somersworth organization.

## 5. PROGRAMMATIC CAPABILITY AND PAST PERFORMANCE

#### **5.a.** Audit Findings

SEDC is audited annually and has never received adverse audit findings associated with any grants we have received or manage. Neither have we received management recommendations.

**5.b. Programmatic Capability:** A. Our program positions are structured so that there is a separation of duties and controls in place to ensure sound financial and program management. Our organization is structured efficiently, promotes ethical decision making, and a separation of powers. Program management oversees key decision making, financial management oversees all funds that come and go from the organization (additional controls include the Board of Directors that provides oversight and makes final decisions), and support staff works to assist the collective effort of loan/grant support and production. A Qualified Environmental Professional (QEP) will be retained to assist in all regulatory and environmental efforts as directed under the terms and conditions of this funding through the EPA.

Executive Director – Dennis McCann

- Hired by the Board of Directors and works closely with the Executive Committee;
- Responsible for the general operations of the Corporation and the development and delivery of programs and services designed to increase the economic vitality of the SEDC market area.

Assistant Director – Jean Gill

- Reports to the Executive Director; and
- Assists in the delivery of programs and services of both a short and long-range nature designed to increase the economic vitality of the SEDC market area.

Portfolio Manager – Katherine Clarcq

- Reports to the Assistant Director and Executive Director;
- Maintain client files, review loan documents for compliance standards and generate portfolio status reports on a regular basis;
- Assist in reporting to agencies; and
- Assist in grant application preparation.

Financial Development Officer - Matthew Norton

- Reports to Executive Director, Assistant Director, Portfolio Manager
- Locate, analyze, screen, structure and process loans, particularly for addiction treatment organizations.

Financial Development Officer - Stephanie Benedetti

- Reports to Executive Director, Assistant Director, Portfolio Manager
- Locate, analyze, screen, structure and process loans
- General position

Bookkeeper – Claire Blaisdell

- Independent, third party authorized to maintain the official books of the Corporation

- Closes the books monthly
- Only party authorized to cut checks for the Corporation
- Reports to Treasurer and Executive Director

B. SEDC will require all borrowers and grant recipients to follow applicable bidding and procurement standards as outlined by the EPA.

- **5.c. Measuring Environmental Results: Anticipated Outputs/Outcomes:** The mechanism for tracking, measuring, and evaluating progress and achieving SEDC's program outcomes (short and long-term) will be through quarterly EPA reports, which are updated on a quarterly basis in the EPA ACRES database. Upon notification of award, SEDC will prepare the required Cooperative Agreement Work Plan with EPA. This comprehensive work plan will outline the overall project schedule and project budget, and will clearly identify the various stages, work tasks, required benchmarks, and milestones that will be tracked and measured during grant implementation. Connecting the outputs to our work plan will provide an important way to link the results of the grant funding with EPA's strategic plan as well as demonstrate to Congress the tangible results of the Brownfields grant program.
- **5.d. Past Performance and Accomplishments:** Our organization has never received an EPA Brownfields Grant, but we have received other federal or non-federal assistance agreements (such as a grant or cooperative agreement), please see additional details in response to **item ii.** below.

# 5.d.ii. Has Not Received an EPA Brownfields Grant but has Received Other Federal or Non-Federal Assistance Agreements

5.d.ii.1. Purpose and Accomplishments

# Grant Experience:

- 25 Community Development Block Grants TOTAL \$8 Million. Used as business loans for job creation. Created approximately 800 jobs.
- 2 USDA Rural Development Grants TOTAL \$100,000. Used for loans to agriculture and food related businesses. Output of jobs created in small, rural communities. Total of 6 loans provided, 45 jobs created.
- 8 Community Development Finance Authority Tax Credit Grants TOTAL \$160,000. Used for operational support and technical assistance to businesses.
- 6 Private Grants TOTAL \$100,000. Used for technical assistance to businesses.
- OTHER: Loan funds allocated for use, \$1.5 Million NH SSBCI, ALDO funds totaling \$1Million. Used as lines of credit to make business loans.

# 5.d.ii.2. Compliance with Grant Requirements

For each of these above grants, SEDC has met the agency requirements of the grant work plans, remained on schedule, and complied with the terms and conditions of the grant. Each work product has achieved the expected results. As a part of our compliance with the various funding agencies, SEDC has made timely reporting of various outputs and outcomes in periodic reports provided in written and electronic form to the awarding agency. With our expanding inventory of hazardous substances sites in the region, communities throughout our region have expressed the desire to participate in the program; therefore, substantial funds are needed.

MAYOR and CITY COUNCIL citycouncil@dover.nh.gov



288 Central Avenue Dover, New Hampshire 03820-4169 (603) 516-6000 Fax: (603) 516-6666

www.dover.nh.gov

# City of Dover, New Hampshire

Mr. Frank Gardner EPA Region 1 5 Post Office Square Suite 100, Mail code: OSRR7-2 Boston, MA 02109-3912

November 8, 2017

RE: Resolution to support EPA Brownfields Revolving Loan Fund Grant application of the Strafford Economic Development Corporation

Dear Mr. Gardner,

Please accept this letter in support of Strafford Economic Development Corporation's (SEDC) application for funding from the US Environmental Protection Agency in the form of the Brownfields Revolving Loan Fund grant program.

Over the past 20 years, SEDC has connected local businesses with financing which has promoted business growth and development in the area, resulting in new and retained jobs. They have worked with businesses of all industries and succeeded in retaining and creating thousands of local jobs.

The EPA provides funding for Brownfields (sites contaminated by hazardous waste & petroleum) cleanup in the form of a Brownfields Revolving Loan Fund program. They are applying for this grant in the hopes that they may connect local governments and interested developers with the financial means to remediate contaminated sites. Sites typically targeted for cleanup are those that previously hosted industrial and manufacturing businesses — many of which have left behind contaminated soils, facilities, and hazardous materials requiring significant cleanup. Strafford County is the historic manufacturing center of New Hampshire, with a broad spectrum of industries related to textiles, electronics, agriculture, defense, coal and oil processing, leather goods and hide tanning, metal plating and etching, automobile components, web printing presses and heavy machinery.

Several projects have already been identified in neighboring municipalities and Dover economic development partners feel several brownfields sites here in the city may also benefit from access to this funding.

It is our hope that the EPA acknowledges the benefit of securing this funding for the region. These funds may benefit Strafford County greatly, allowing for problematic and deteriorating properties to be funded for cleanup, returning precious realty to the market. In doing so, significant health and

safety hazards may be remedied, local economies may benefit from revitalization of neglected commercial sites, and more facility locations may be presented to businesses that are growing or relocating in the area.

Thank you very much for your consideration, the City of Dover through SEDC hopes to receive your support in this venture.

Sincerely,

Karen Weston

Mayor



November 10, 2017

Mr. Frank Gardner EPA Region 1 5 Post Office Square Suite 100, Mail code: OSRR7-2 Boston, MA 02109-3912

Dear Mr. Gardner,

Please accept this letter in support of Strafford Economic Development Corporation's (SEDC) application for funding from the US Environmental Protection Agency in the form of the Brownfields Revolving Loan Fund grant program.

The Strafford Regional Planning Commission (SRPC), through an EPA Brownfields Assessment Grant has identified sites in our region which have contaminated soils, facilities, and hazardous materials requiring significant cleanup. They have committed to supporting the creation of the revolving loan fund, including education and outreach related to brownfields, site-specific cleanup, and redevelopment. SEDC's proposal to bring additional brownfields cleanup resources to the region in the form of a revolving loan fund will allow them to connect local governments and interested developers with the financial means to remediate contaminated sites. The program's success will benefit health and safety, revitalize neglected commercial sites, and increase the number of sites needed for growing or relocating business.

We are pleased to support this cooperate effort to partner with the EPA in their mission to stimulate cleanup and redevelopment of underutilized resources in our communities.

Sincerely,

Robert Sterndale

Chair, Madbury Board of Selectmen



# City of Rochester, New Hampshire

Office of Community & Economic Development 31 Wakefield Street • Rochester, NH 03867 Office location: 33 Wakefield Street (603) 335-7522 www.rochesternh.net

November 7, 2017

Dennis McCann Executive Director Strafford Economic Development Corporation 100 Main Street, Suite 101 Dover, NH 03820

Dear Mr. McCann:

I am writing in support of the Brownfields Revolving Loan Fund grant application to be submitted by the Strafford Economic Development Corporation (SEDC) and to express the City of Rochester's commitment in assisting SEDC's work in this important area of economic development.

The City of Rochester and SEDC are long-time partners in economic development work, and we believe that SEDC's proposed work will prove invaluable in assisting Rochester and other municipalities to connect with interested developers to remediate and redevelop contaminated properties within the city. The City of Rochester has a long history as a heavily industrial city, with a specialty in shoe-making, and the environmental legacy of this is a number of former mill sites with environmental concerns that have not been able to be fully addressed due to financial constraints.

The city and the Strafford Regional Planning Commission have already identified several brownfield sites within the city, as well as sites with other contamination issues, and have worked to analyze and prioritize these sites for remediation and redevelopment. The City of Rochester is also submitting an FY 18 Brownfields Cleanup Grant application to remediate and redevelop a former recycling center and match-making factory that is located in the city's downtown.

The City of Rochester commits city staff time for in-kind technical assistance to support the creation of a revolving loan fund, for assistance in identifying potential interested developers, and for the planning of economic redevelopment of brownfield-identified properties within the City of Rochester.

Sincerely,

Karen Pollard, CEcD, EDP

**Economic Development Manager** 

# SOMERSWORTH, NEW HAMPSHIRE

City of Somersworth One Government Way Somersworth, NH 03878



City Hall 603.692.4262 www.somersworth.com

Mr. Frank Gardner EPA Region 1 5 Post Office Square Suite 100, Mail code: OSRR7-2 Boston, MA 02109-3912

November 14, 2017

RE:

Support of EPA Brownfields Revolving Loan Fund Grant application of the Strafford Economic Development Corporation

Dear Mr. Gardner,

Please accept this letter in support of Strafford Economic Development Corporation's (SEDC) application for funding from the US Environmental Protection Agency in the form of the Brownfields Revolving Loan Fund grant program.

Over the past 20 years, SEDC has served Somersworth extremely well by connecting local businesses with financing. This has promoted business growth and development in the area, resulting in new and retained jobs. The EPA Brownfields Revolving Loan Fund program would be a fantastic asset for SEDC to have to help support redevelopment projects in Somersworth and the region. Through work with Strafford Regional Planning Commission's EPA Assessment funding it has become clear how much undeveloped and under developed brownfield property exists in Somersworth and surrounding towns.

Strafford County has historically hosted a broad spectrum of industries related to textiles, electronics, agriculture, defense, coal and oil processing, leather goods and hide tanning, metal plating and etching, automobile components, web printing presses and heavy machinery.

It is our hope that the EPA acknowledges the benefit of securing this funding for the region. These funds may benefit Strafford County greatly, allowing for problematic and deteriorating properties to be funded for cleanup, returning precious realty to the market. In doing so, significant health and safety hazards may be remedied, local economies may benefit from revitalization of neglected commercial sites, and more facility locations may be presented to businesses that are growing or relocating in the area.

Thank you very much for your consideration, the City of Somersworth urges you to support SEDC's funding request.

Sincerely,

Shanna B. Saunders

Director of Planning and Community Development

BARRINGTON
BROOKFIELD
DOVER
DURHAM
FARMINGTON
LEE
MADBURY
MIDDLETON
MILTON



NEW DURHAM
NEWMARKET
NORTHWOOD
NOTTINGHAM
ROCHESTER
ROLLINSFORD
SOMERSWORTH
STRAFFORD
WAKEFIELD

October 30, 2017

Dennis H. McCann, Executive Director Strafford Economic Development Corporation 100 Main Street, Suite 101 Dover, New Hampshire 03820

Dear Mr. McCann:

On behalf of the Strafford Regional Planning Commission (SRPC), Rochester, NH, please accept this letter of commitment for the Strafford Economic Development Corporation's (SEDC) Brownfields Revolving Loan Fund application.

As a political subdivision of the State of New Hampshire, SRPC serves in an advisory role to local governments and community organizations. It is our mission to assure that the region is responsive to the needs of its residents through cooperation with federal and state agencies and its member communities, through the implementation of SRPC's policies and plans, and through local planning assistance. SRPC aims to support sustainable development and improve the quality of life in the region, balancing economic progress with environmental protection and community well-being.

SRPC recognizes the negative impact of brownfields in our communities and the region. SRPC is the recipient of an EPA Brownfields Assessment Grant, and has supported Phase I and II ESAs on seven sites, with a total inventory of 82 potential sites in need of assessment. As sites progress from assessment to cleanup stages, communities frequently ask that they be included on the priority project list contained in the Strafford Economic Development District's Comprehensive Economic Development Strategy (CEDS). Two such sites are currently seeking cleanup funds: the former Breton Cleaners facility in Somersworth, and the former Advanced Recycling site in Rochester.

SRPC commends SEDC's efforts to bring additional brownfields cleanup resources to the region in the form of a revolving loan fund. The proposed fund would be an important tool to renovate unused residential and commercial buildings, to contribute to business attraction in community downtowns, and to create jobs. SRPC commits up to \$2,000 (approximately 40 staff hours) of in-kind technical assistance to support the creation of the revolving loan fund, including education and outreach related to brownfields, site-specific cleanup, and redevelopment. SRPC also commits to being an ongoing resource for advancing projects from assessment to cleanup and for advertising a brownfields revolving loan fund in the region.

Please contact me at (603) 994-3500 or cjc@strafford.org if you have any questions.

I was the

Singerely,

Cynthia J. Copeland, AICP Executive Director

# Threshold Criteria Responses

- 1. **Documentation of applicant eligibility**: see attached Bylaws and Articles of Agreement, Name Change Documentation, SBA Lender Information, and CDFI Certification Letter for Strafford Economic Development Corporation. We are a regional Economic Development Corporation. Our DUNS Number is 1265507010000.
- 2. **Description of jurisdiction:** see attached "2. BFs Cover letter" and "3. Narrative Proposal" (PG. 1), SEDC Articles of Agreement and Bylaws. Our jurisdiction is primarily but not exclusively Strafford County, New Hampshire. We do not hold ownership of any Brownfields sites, however the Wallace Street property in Rochester and Winter Street property in Somersworth are owned by their respective cities. This makes these sites great candidates for the Brownfields RLF.
- 3. Oversight Structure and Legal Authority to Manage a Revolving Loan Fund: please see Section 5 Programmatic Capability in the attached "3. Narrative Proposal" (PG. 14), and attachments SEDC Articles of Agreement and Bylaws. Our legal counsel has provided us with a legal opinion (see attached "4b. SUPP Legal Opinion Letter"), detailing our legal authority to:
  - (1) access and secure sites in the event of an emergency or default of a loan agreement or non-performance under a subgrant; and (2) to make loans and accept payments of fees, interest, and principal.
- 4. **Statutory Cost Share:** please see section 2.b.ii Budget Table in the attached "3. Narrative Proposal" (PG. 9-10), where our cost share is presented. We will meet the statutory cost share by leveraging our existing funding sources as presented in our leveraging table in section 2.c. Ability to Leverage in the attached "3. Narrative Proposal" (PG. 10). Additional attachments are included in this submission as support of our existing secured funding sources see attached "6. SUPP SEDC Balance Sheet".



#### DEPARTMENT OF THE TREASURY

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND 1500 PENNSYLVANIA AVENUE, NW WASHINGTON, D.C. 20220

January 15, 2015

Dennis McCann Strafford Economic Development Corporation Suite 101, Cocheco Falls Millworks 100 Main Street Dover, NH 03820-3835

Email: dmccann@sedcnh.org

Re: Notice of CDFI Certification

Certification Number: 141CE013359

#### Dear Dennis McCann:

I am pleased to inform you that the U.S. Department of the Treasury's Community Development Financial Institutions Fund (CDFI Fund) has certified Strafford Economic Development Corporation as a Community Development Financial Institution (CDFI). This letter officially documents your organization's certification as a CDFI and sets forth the terms under which the certification is granted. Capitalized terms not defined in this letter have the meaning ascribed to them in the CDFI Program regulations at 12 CDR Part 1805.

CDFI certification means that an organization meets the requirements described in the CDFI Program regulations at 12 CFR Section 1805.201. These requirements include the following: having a Primary Mission of promoting community development; predominantly serving and maintain Accountability to eligible Target Markets; being a Financing Entity; providing Development Services; and being neither a government entity nor controlled by a government entity. CDFI certification does not constitute an opinion by the CDFI Fund as to the effectiveness or financial viability of an organization.

CDFI certification status may be reviewed for any CDFI from time to time, as deemed appropriate by the CDFI Fund, to ensure that the organization meets the CDFI Fund's applicable regulatory criteria. Thus, from time to time, the CDRFI Fund may require a certified CDFI to submit information demonstrating its continued compliance with the CDFI certification requirements.

The Applicant is certified as a CDFI with the Target Market(s) specified in Attachment A to this letter.

This CDFI certification will be effective until January 7, 2018 unless, as a result of a review of the organization by the CDFI Fund, the CDFI Fund, in its sole discretion, decides to terminate the certification on an earlier date. The CDFI Fund, in its discretion, may extend the certification

status beyond the above date. The CDFI Fund may undertake a review of the organization, the form and substance of which will be determined by the CDFI Fund, in order to determine whether to grant such an extension.

In the near future, you will receive additional information from the CDFI Fund about your organization's responsibilities as a certified CDFI; including requirements for maintain CDFI certification on a continuing basis.

If you have questions concerning this letter, please contact the CCME Help Desk at (202)653-0423 or ccme@cdfi.treas.gov. Congratulations to your organization on being certified as a CDFI. We thank you for your interest in the CDFI Fund.

Sincerely,

Christopher J. Stever

Associate Program Manager

Certification, Compliance Monitoring and Evaluation

Attachment A: Target Market of CDFI Certification

# ATTACHMENT A

Target Market for CDFI Certification: Strafford Economic Development Corporation Certification Number: 141CE013359

Name of Target Market (per submitted electronic map(s))	Describe Target Market
SEDC Target Market #1	A 13 census tract Investment Area in Strafford County, New Hampshire.
SEDC Target Market #2	A one census tract Investment Area in Strafford County, New Hampshire.

# The Law Offices of Gregory D. Wirth, P.L.L.C.

Tel: 603-516-2200

Cocheco Falls Millworks
100 Main Street, Suite 111
P.O. Box 2209
Dover, NH 03821-2209
email: gwirth@gwirthlaw.com
website: www.gwirthlaw.com

Fax: 603-516-2210

November 14, 2017

OGD Waivers c/o Amanda Schulz US EPA Headquarters William Jefferson Clinton Building 1200 Pennsylvania Avenue, N.W. Mail Code: 3903R Washington, DC 20460

Re: United States Environmental Protection Agency (EPA)/Brownfields Revolving Loan Fund Grants/RFP No.: EPA-OLEM-OBLR-17-08/Strafford Economic Development

Corporation

#### Ladies and Gentlemen:

We are delivering this letter to you as a condition of the application by Strafford Economic Development Corporation (hereinafter "SEDC") for a Brownfields Revolving Loan Fund Grant in response to Request for Proposal (RFP) No.: EPA-OLEM-OBLR-17-08. Specifically, we are delivering this letter to you as required by the provisions of Section III.B.3.b of the Request for Proposal.

The undersigned serves as counsel, as to specific matters, in the State of New Hampshire to SEDC. In that capacity, we have reviewed and examined the following:

1. The Articles of Agreement of the Strafford Regional Development Corporation filed with the Office of the New Hampshire Secretary of State on March 14, 1997, as amended by Affidavit of Amendment of Strafford County Economic Development Authority filed with the Office of the New Hampshire Secretary of State on March 11, 1998, the Affidavit of Amendment of Strafford Economic Development Corporation (SEDC) filed with the Office of the New Hampshire Secretary of State on September 20, 2006, the Affidavit of Amendment of Southeast Economic Development Corporation filed with the Office of the New Hampshire Secretary of State on August 1, 2011 and the 2015 Nonprofit Report of Strafford Economic Development Corporation filed with the Office of the New Hampshire Secretary of State on December 2, 2015;

- 2. By-Laws of Strafford Economic Development Corporation (SEDC) adopted February of 1997 and amended May, 2000, September, 2001, February, 2002 and March 24, 2004;
- 3. Notice of CDFI Certification Number 141CE013359 dated January 15, 2015 issued by the Department of the Treasury, Community Development Financial Institutions Fund;
- 4. Business Information of the Secretary of State of the State of New Hampshire dated November 9, 2017 relating to SEDC;
- 5. Such other documents, corporate records, statutes, laws and ordinances as we have considered necessary for the purposes of this opinion.

We have assumed the accuracy and completeness of the corporate records of SEDC, the genuineness of all signatures, the legal capacity of all persons executing all documents examined by us, the authenticity of all documents submitted to us as originals and the conformity to the originals of all documents submitted to us as certified or photostatic copies.

In rendering this opinion, we have relied, as to all questions of fact material to this opinion, upon the representations of the factual matters contained or referred to in the materials and documents referenced herein or made to us by SEDC, and certificates of public officials and the Officers, Directors and Executive Director of SEDC. We have not attempted to verify independently such facts, although we know of no facts which lead us to question the accuracy of such certificates or representations and warranties.

Any reference to "our knowledge" or "knowledge" or references to matters "of which we are aware", "known to us" or that have "come to our attention", or any variation of any of the foregoing, shall mean the conscious awareness of the attorneys in this firm who have rendered substantive attention to SEDC of the existence or absence of any facts which would contradict our statements or opinions set forth herein. We have not undertaken any independent investigation to determine the existence or absence of such facts, and no inference as to our knowledge of the existence or absence of such facts should be drawn from the fact of our representation of SEDC.

For purposes of our opinions as to the valid existence, due organization, due qualification and good standing of SEDC expressed below, we have relied solely upon the documents referenced in Paragraphs 1 and 4 herein, and such opinions are limited accordingly and rendered as of the respective dates of the documents.

We have assumed that the transactions contemplated by the Environmental Protection Agency (EPA) Brownfields Revolving Loan Fund Grants Request for Proposal (RFP) No.: EPA-OLEM-OBLR-17-08 have been duly authorized and issued by the United States Environmental Protection Agency, that each of such documents to which the United States Environmental

OGD Waivers November 14, 2017 Page 3

Protection Agency is a party have been duly authorized and issued by the United States Environmental Protection Agency, and that the United States Environmental Protection Agency has the power and authority to authorize and issue such documents.

We are members of the Bar of the State of New Hampshire. We express no opinion as to matters involving the laws of any jurisdiction other than the State of New Hampshire. This opinion is limited to the effect of the laws (including administrative and judicial interpretations thereof) of the State of New Hampshire and the federal laws of the United States of America, as they exist on the date hereof and to the facts bearing upon the opinion as they exist on the date hereof, and we expressly disclaim any obligation or undertaking to update or modify this opinion.

Based upon and subject to the foregoing, and having regard for legal considerations which we deem relevant, we are of the opinion that:

- (i) SEDC is a domestic nonprofit corporation organized pursuant to the provisions of New Hampshire R.S.A. 292:1, et. seq. and authorized to do business in the State of New Hampshire, with powers adequate to own its assets and carry on the business in which it is now engaged;
- (ii) Pursuant to the Articles of Agreement of the Strafford Regional Development Corporation, as amended, SEDC has the legal authority to hold funds, make loans, enter into loan agreements and collect repayments;
- (iii) Pursuant to the By-Laws of Strafford Economic Development Corporation (SEDC) adopted in February of 1997 and last amended March 24, 2004, "SEDC will establish and maintain a Revolving Loan Fund. SEDC will maintain the Revolving Loan Fund to assist businesses and communities with projects directed towards promoting the goals of the Corporation as stated in these by-laws and articles of incorporation";
- (iv) It is the practice of SEDC to secure its loans with mortgages which allow SEDC to secure sites collateralized by the mortgages in case of default. In any specific loan, the loan documentation would define SEDC's right of access to and right to secure Brownfields sites for which funds were lent;
- (v) By virtue of its Articles of Agreement, as amended, By-Laws, as amended, and New Hampshire law, specifically including, but not limited to, New Hampshire R.S.A. 147-F:1, et. seq., specifically including, but not limited to, New Hampshire R.S.A. 147-F:4(I)(a)(2) and New Hampshire R.S.A. 147-F:5(III), and New Hampshire R.S.A. 292:1, et. seq., SEDC has the legal and corporate power to access and secure sites in the event of an emergency or default of a loan agreement and has the legal and corporate power to perform the actions necessary to manage a revolving loan fund, which includes the ability to hold funds, make

OGD Waivers November 14, 2017 Page 4

loans, enter into loan agreements and collect repayments.

This opinion is based upon currently existing statutes, rules, regulations and judicial decisions and we disclaim any obligation to advise you of any change in any of these sources of law or subsequent legal or factual developments which might affect any matters or opinions set forth herein. Please note that we are opining only as to the matters expressly set forth herein, and no opinion should be inferred as to any other matters.

This opinion is an opinion of counsel only; it is not a guaranty. This opinion is for the benefit of the United States Environmental Protection Agency to be utilized solely with respect to the application by SEDC for a Brownfields Revolving Loan Fund Grant pursuant to Request for Proposal (RFP) No.: EPA-OLEM-OBLR-17-08 and may not be quoted, relied upon, used, published or distributed for any other purpose or by any other person or entity without our prior written consent.

The Law Offices of Gregory D.

Wirth, P.L.L.C.

Very truly yours.

Partner Information Date: 11-08-2017

Partner Name : \_\_\_\_ Strafford Economic Development Corporation

Partner ID: Location ID: **FIRS** 277884 508392 7163466 Number: Primary Established: Other (lender service providers, 3-01-Category: non-bank lenders, etc.) 1997 Partner Status: Community Development Open Type: Financial Institutions Charter: Open Locations: SBA Office: Number of **NEW HAMPSHIRE DISTRICT** Subsidiaries: OFFICE | 0189 | NH Legal Type: Owning Partner: 501c3 NonProfit Corporation No Ownership Info Available

There is no alias information for this partner.

Primary Physical Address: Cocheco Falls Mill, Suite 101

100 Main Street

Dover, NH 03820

No phone, fax, emails, or urls associated with this partner.

Add new phone, fax, emails, or web address for this partner...

Contact Information					
Dennis MCann , Executive Director					
Phone:603-749-2211 Email:dmccann@sedcnh.o					
Contact SBA Roles Primary SBA Contact	Partner Positions Executive Director				

Add new contact for this partner...

This listing is from the SBA's **PRODUCTION** environment.

Window URL: https://caweb.sba.gov/pims/index.cfm

Info region URL: https://caweb.sba.gov/pims/dsp\_info.cfm?pid=277884 Data region URL: https://caweb.sba.gov/pims/partner/display\_partner.cfm

Filed Date Filed: 08/01/2011 Business ID: 266782 William M. Gardner Secretary of State

# State of New Hampshire

Recording fee: \$25.00 Use black print or type. Leave 1" margins both sides. Form NP-3 RSA 292:7

# AFFIDAVIT OF AMENDMENT

	MPSHIRE NONPROFIT CORPORA	
	, the undersigned, being t	
	ampshire nonprofit corporation, do he	
held on December 10, 2010, in	Dover, New Hampshire	(Note 2), for the purpose of
	nd the following amendment(s) were	•
the corporation's Board of Directo	ors . (Note 3)	
1.That Article 1 of the Articles of Agra substitute as Article 1:	eement is vold and of no further force	and effect. The following shall
Article 1. The name of the corporation	n shall be: Strafford Economic Develo	opment Corporation.
2. The Board of Directors of the Corpamended, in all other respects.	poration ratify and confirm the Articles	of Agreement as previously
[]f mo	re space is needed, attach additional anget(s).]	<u> </u>
A	true record, attest:	(Signature)
	Timothy F. Dargan	(Signature)
	Date signed	sly 26, 2011
Notes: 1. Clerk, secretary or other office. 2. Town/city and state. 3. Enter either "Board of Direct		
DISCLAIMER: All documents filed wit public inspection in either tangible	h the Comorate Division become public State of New Hampshire	3
Mail fee with DATED AND SIGN Street, Concord NH 03301-4989.	Form NP 3 - Affidavit of Amendment	1 Page(s)   Orth Main
File a copy with Clerk of the town	T1121405040	# H1011

rum NP-3 (6/2009)

# Strafford Economic Development Corp. Summary Balance Sheet As of November 16, 2017

	Nov 16, 17
ASSETS Current Assets Checking/Savings Accounts Receivable Other Current Assets	1,020,534.35 94,646.83 6,365.92
Total Current Assets	1,121,547.10
Fixed Assets Other Assets	11,225.71 10,055,522.73
TOTAL ASSETS	11,188,295.54
LIABILITIES & EQUITY Liabilities Current Liabilities Accounts Payable Credit Cards Other Current Liabilities	700.00 2,916.63 235,946.86
Total Current Liabilities	239,563.49
Long Term Liabilities	2,816,477.19
Total Liabilities	3,056,040.68
Equity	8,132,254.86
TOTAL LIABILITIES & EQUITY	11,188,295.54

# STRAFFORD ECONOMIC DEVELOPMENT CORPORATION (SEDC)

# **BY-LAWS**

# **ARTICLE 1**

The name of the Corporation shall be "STRAFFORD ECONOMIC DEVELOPMENT CORPORATION" herein known as "SEDC". The Corporation is organized and shall be operated as a non-profit corporation under the laws of the State of New Hampshire.

# Section 1.0 GOALS:

- 1.1 **Economic Development**: SEDC has been organized to support and promote the economic stability and development of Strafford County, New Hampshire and the vicinity.
- 1.2 Low and Moderate Income Assistance: SEDC will work to benefit low to moderate income individuals in support the federal and state programs for creation and retention of jobs.
- 1.3 General Revolving Loan Fund: SEDC will establish and maintain a Revolving Loan Fund. SEDC will maintain the Revolving Loan Fund to assist businesses and communities with projects directed towards promoting the goals of the Corporation as stated in these by-laws and articles of incorporation.

# Section 2.0 REVOLVING LOAN FUND PROGRAM RESULTING FROM COMMUNITY DEVELOPMENT BLOCK GRANTS (CDBG)

- 2.1 Funds that are acquired from the CDBG will be used primarily for job creation (or other benefits consistent with the CDBG Economic Development Program) for individuals from low and moderate-income households.
- 1.2 Funds contributed to a Revolving Loan Fund based on the CDBG awards will be restricted in the same fashion as the CDBG funds.
- 2.2 CDBG funds or other governmental programs will not be commingled with other funds until all regulatory requirements of all said funds have been satisfied.

# **ARTICLE 2**

# **MEMBERSHIP**

<u>Section 1.0</u> The members of SEDC shall be natural persons 18 years of age or older who reside or work in Strafford County and have an interest in the economic stability and development of the region.

<u>Section 2.0</u> The term of membership shall be three (3) years unless earlier termination as provided in these by-laws and the articles of incorporation.

Section 3.0 The opportunity for an equal number of members from each of the communities in the service area shall be preserved, though not all available memberships must be filled. The maximum number of members shall be thirty-nine (39), with no more than three (3) members from each of the communities within the service area. The minimum number of members shall be five (5). The Board of Directors shall strive for balance in electing members from the communities within the service area.

Section 4.0 Members shall be elected by majority vote of the Board of Directors from those who apply and are qualified for membership. Members shall be chosen based on their interest in the goals and programs of SEDC without regard to gender, race, religion, national origin or other irrelevant factors and shall serve as members for the full term or until removed by the Board upon receipt by the Chairman of the Board or the President of their written resignation, or otherwise earlier terminated as provided in the by-laws or the articles of incorporation.

Section 5.0 A member may be expelled for violation of the by-laws or articles of incorporation. Such expulsion may be affected by a two-thirds (2/3) vote of the Board of Directors present and voting at a duly called and constituted meeting.

**Section 6.0** The initial members of the Corporation shall be those persons named in the articles of incorporation as Incorporators.

#### Section 7.0 MEETING SCHEDULE

- 7.1 <u>Meetings</u>: the Directors will meet, as necessary, to conduct required business of the Corporation. The time and location will be announced at the close of the previous meeting and all Directors will be notified one (1) week prior to the meeting by written notice in the general mail or by direct delivery.
- 7.2 **Quarterly Meeting**: Quarterly meetings of the Directors will be announced at least ten (10) calendar days prior to the meeting with notice to all Directors and will be held for the purpose of reporting the status of the Corporation, progress reports on projects, and presentation of quarterly financing reports.
- Annual Meeting: The annual meeting of the members of the Corporation shall be held during the month of March at such place and at such time as may be specified by the Board of Directors in a notice thereof to the members. Notice of the annual meeting shall be given to each member not less than thirty (30) calendar days before the meeting is held. Such notice shall be given by mail postpaid to the members' last known mailing addresses.

- 7.4 Special Meetings: Special meetings of the Directors and/or the membership may be called when requested by the President, or on written request by any three (3) members of the Board of Directors. Notice of the time and place of such special meeting shall be given within five (5) business days of the meeting. Special meetings held without a specified written advance notice may be held, for emergency purposes, so long as a quorum waives, by signing a waiver for that purpose.
- 7.5 **Quorums**: For the purpose of a quorum, presence in person of a majority of the Directors at a Director's meeting shall constitute a quorum. The presence of ten (10) members or two thirds (2/3) of the membership, whichever is less, shall constitute a quorum at a membership meeting. The parties present at a meeting where there is no quorum may discuss the affairs of the Corporation and submit said minutes of such discussion for ratification at a subsequent meeting where a quorum is present.

# **ARTICLE 3**

#### **GOVERNMENT**

# Section 1.0 GENERAL MANAGEMENT

The general management of the affairs of the Corporation shall be vested in the Board of Directors.

### Section 2.0 BOARD OF DIRECTORS

- 2.1 The Board of Directors shall be elected by the membership at the annual meeting at staggered terms and shall hold office for three years. The Board of Directors shall consist of not less than seven (5) nor more than thirteen (13) members. The opportunity for one director from each community within the chartered area shall be preserved
- 2.2 The incorporators shall originally elect a minimum of five (5) individuals to the Board of the Corporation. Terms shall expire every two years.

- 2.3 No Director of the Corporation shall receive, directly or indirectly, any salary, compensation, or emolument, from the Corporation for services rendered as a Director. However, a Director may be employed by the Corporation in any other capacity and receive such reasonable compensation for services in effecting one or more of the purposes of the Corporation as may be authorized by the concurring vote of two-thirds (2/3) of all the Directors. No Officer of the Corporation shall receive directly or indirectly, any salary, compensation or emolument from the Corporation, either as such officer or in an other capacity, unless authorized by the concurring vote of two-thirds (2/3) of all Directors. No Director or Officer of the Corporation shall have an interest in, directly or indirectly, any contract for furnishing supplies thereto unless such contract is awarded by a vote of two-thirds (2/3) of all the Directors.
- 2.4 Board of Directors may appoint committees and may also appoint and remove staff and such other Officers for personnel necessary for the purpose of the corporation and set their compensation.

## Section 3.0 OFFICERS OF THE CORPORATION

The Officers of the Corporation shall be elected by the Board of Directors at their first meeting subsequent to the annual meeting and shall hold office for a term of two (2) years or until their successors shall be elected and qualified. Vacancies between annual meetings will be filled by appointment by the President and confirmed by a simply majority of the Board of Directors at the next regular meeting.

#### Section 4.0 EXECUTIVE COMMITTEE

- 4.1 The business and affairs of the corporation shall be managed and conducted by the Executive Committee consisting of the President, Vice President, Treasurer and Secretary of the Corporation. The Executive Committee may delegate duties to such other persons as may be deemed necessary for the proper operation of the Corporation.
- 4.2 The Executive Committee shall perform such duties as may be determined by the Board of Directors. The Executive Committee shall keep proper records of all of its meetings and all formal actions, which records shall be available to the Directors. Minutes of meetings which would tend to prejudice the rights of any persons or which general knowledge of might tend to inhibit the fulfillment of the objectives of the Corporation (such as details of contract or project negotiations) may be kept private by the Executive Committee until such time as general knowledge of them will no longer prejudice active negotiations. Personnel records shall remain private and confidential.

# Section. 5.0 CUSTODY OF FUNDS

The Executive Committee shall have custody of the funds and the assets of the Corporation and shall insure compliance of all accounting operations of the Corporation according to these bylaws, articles of incorporation, and as may be deemed mandatory by any funding source. Any two of the following might be joint signers of checks: President, Treasurer and Executive Director.

## **Section 6.0 GRATUITIES**

Any Officer, Director or employee of the Corporation shall not solicit or accept, directly or indirectly, any gift, gratuity, favor, entertainment, unless the item has a value of \$25 or less.

# **ARTICLE 4**

### **ACCOUNTING**

# Section 1.0 ACCOUNT DEFIINITION

- 1.1 **Chart of Accounts**: A Chart of accounts will be established by the Board of Directors to enable the control of the cost of the Corporation and for the purpose of general operations of the Corporation activities.
- 1.2 General Fund: The Corporation will initiate a general fund that will be comprised of moneys that are generated by activities of the Corporation for general operation of programs established by the Corporation. The general fund will be used for the common good and general welfare of residents of the service area. These funds will be governed and controlled by the Executive Committee with the consent of the Board of Directors.
- 1.3 **Project Accounts**: There will be a need from time to time to establish project specific accounts which will be controlled by the Corporation beyond the general fund. These accounts will be governed by the Executive Committee to insure that the funds are used for the specific project. Reporting for these accounts will be included in the quarterly reports to the Board of Directors.
  - 1.3.1 Funds obtained by SEDC for specific projects may be reused for subsequent projects that meet the goals of the corporation.

### Section 2.0 ACCOUNT AUDITING

The reporting and auditing of the accounts will be controlled by the board of Directors and will be conducted annually by an independent agent selected by the Board of Directors.

# Section 3.0 CORPORATE ACCOUNT

Accounting operations of general funds and day-to-day operations of the Corporation will be conducted by the Executive Committee. Quarterly reports will be prepared and presented two weeks prior to the quarterly meeting of the Board of Directors for review by the Directors and presented at the quarterly meeting of the Board of Directors for approval.

# Section 4.0 PROJECT ACCOUNTING

Projects will be assigned to a subcommittee who will be responsible to the Executive Committee. All reporting will be submitted to the Committee and will be reviewed by the Board of Directors upon request and included in the quarterly report to the Board of Directors. Reporting cycles will be determined based on the scope and goals of the project.

# **Section 5.0 FINANCIAL INSTITUTION**

All funds will be established in financial institution(s) designed by the Executive Committee and approved by the Board of Directors. These institutions should be one whose ideals and goals closely support SEDC's goals and ideals.

# **ARTICLE 5**

# **VOTING**

<u>Section 1.0</u> All actions taken by members of the Board of Directors required a majority vote of those present; except as otherwise provided by the by-laws or the articles of incorporation.

#### **ARTICLE 6**

#### **AMENDMENTS**

<u>Section 1.0</u> These by-laws may be amended by a two-thirds (2/3) vote of the Board of Directors, provided that a written memorandum is mailed to each Director at least seven (7) days prior to the date of the meeting at which such amendment is to be acted upon, or absent notice given by an unanimous vote by the Board of Directors.

### **ARTICLE 7**

#### **SEVERABILITY**

<u>Section 1.0</u> In the event any provision of these by-laws shall be invalid, the remaining by-laws, or such portion thereof shall be adjudged valid, shall be and remain in full force and effect, and be so construed as to give effect to the meaning of intent thereof.

### **ARTICLE 8**

#### FISCAL YEAR

<u>Section 1</u> The Fiscal Year of the Corporation shall begin on the first day of January of each year and end on the last day of December.

# **ARTICLE 9**

#### WAIVER OF NOTICE

<u>Section 1</u> Unless otherwise provided by law, whenever any notice is required to be given to any Director of the Corporation under the provisions of these by-laws or under provision of the articles of incorporation, a waiver thereof in writing, signed by the person or persons entitled to such notice, whether before or after the time stated therein, shall be deemed equivalent to the giving of such notice.

### ARTICLE 10

### **LIMITATION OF LIABILITY**

<u>Section 1</u> Unless otherwise expressly authorized by the Board of Directors, the Directors and Officers of the Corporation all serve without compensation and, as provided in New Hampshire Revised Statutes Annotated Section 508:16, shall not be liable for bodily injury, personal injury or property damage if the claim for such damages arise from an act committed in good faith and without willful or wanton negligence in the course of an activity carried on to accomplish the purpose of the Corporation.

<u>Section 2</u> The Officers and Directors of the Corporation shall not be personally liable to the Corporation or to its membership or shareholders for monetary damage to the full extent permitted by the New Hampshire Revised Statutes Annotated Chapter 292.

### ARTICLE 11

### **INDEMNIFICATION**

<u>Section 1</u> The Corporation shall indemnify and hold its Officers and Directors harmless from and against them, so long as the Director or Officer to be indemnified has not acted in bad faith or engaged in intentional misconduct or a knowing violation of the law nor derived an improper personal benefit.

# **ARTICLE 12**

# **CONFLICT OF INTEREST**

<u>Section 1</u> The Corporation, all members, and Directors, shall comply with RSA 7:19-a. and RSA 292:6; and avoid conflicts of interest as defined therein, as amended. Members and directors must disclose employment sources and notify the Corporation if any employer is involved in a SEDC project or loan.

FILED

Recording Fee \$25.00

STATE OF NEW HAMPSHIRE

MAR 1 4 1997
WILLIAM M. GARDNER
NEW HAMPSHIRE
SECRETARY OF STATE

OF THE STRAFFORD REGIONAL DEVELOPMENT CORPORATION
A NEW HAMPSHIRE NON-PROFIT CORPORATION

THE UNDERSIGNED, ACTING AS INCORPORATORS UNDER CHAPTER 292 OF THE NEW HAMPSHIRE REVISED STATUTES ANNOTATED ADOPT THE FOLLOWING ARTICLES OF AGREEMENT FOR SUCH CORPORATION:

Article 1. The name of the Corporation shall be: STRAFFORD COUNTY ECONOMIC DEVELOPMENT AUTHORITY (SEDA)

Article 2. The object for which this Corporation is established is:

The purpose of the Corporation shall be to promote the common and good and general welfare of Strafford County of New Hampshire and its vicinity; to improve the living standards of the citizens thereof by fostering the improvement of their employment skills and capacities, by creating, encouraging and promoting employment opportunities, by soliciting, encouraging and inducing business organizations to locate in said county or its vicinity, and by assisting and promoting the development and expansion of business activity and business organizations in said county and its vicinity, and to develop an association of public spirited citizens, business, professional and technically trained citizens, to accomplish the purpose of the Corporation.

In furtherance of such purposes, SEDA shall have the following power:

- (A) To accept, acquire, receive, take, and hold bequest, devise, grant, gift, purchase, exchange, lease, transfer, judicial order of decree or otherwise, for any of its objects and purposes, any property, both real and personal;
- (B) To sell, convey, mortgage, lease, transfer, exchange or otherwise dispose of, any such property, both real and personal, as the objects and purpose of the Corporation may require, subject to such limitations as may be prescribed by law;
- (C) To borrow money, and, from time-to-time, to make, accept, endorse, execute, and issue bonds, debentures, promissory notes, bills of exchange, and other obligations of the Corporation for moneys borrowed, or in payment of property acquired or for any of the other purposes of the Corporation, and secure the payment of such obligation by mortgage, pledge, deed, assignment of, or agreement of, or agreement in regards to all or any part of the property, rights, or privileges of the Corporation, whether now owned or hereafter to be acquired;
- (D) To make loans to any person, firm, corporation, joint stock company, association or trust located, or to be located, in Strafford County of New Hampshire or in the vicinity thereof, for the purpose of promoting and developing business activities of all kinds, provided such business activities tend to increase employment opportunities or reduce unemployment within said County or its vicinity;
- (E) To acquire improved and unimproved real estate for the purpose of constructing industrial plants or other business establishments thereon or for the purpose of disposing of such real estate to others for construction of industrial plants or other business establishments as the objects and purpose of the Corporation may require;

- (F) To acquire, construct, reconstruct, alter, repair, maintain, sell, convey, transfer, lease, or otherwise dispose of industrial plants or business establishments as the objects and purpose of the Corporation may require;
- (G) To acquire, subscribe for, own, hold, sell, assign, transfer, mortgage, pledge or otherwise dispose of the bonds, debentures, notes or securities and evidence of interest in, or indebtedness or, any person, firm, Corporation, joint stock company, association or trust, and while the owner or holder thereof to exercise all the rights, owners and privileges of ownership;
- (H) To cooperate with and avail itself of the facilities and programs of the Small Business Administration of the United States, the Department of Resource and Economic Development of the Sate of New Hampshire, the Business Finance Authority of New Hampshire, the United States Department of Commerce and similar governmental agencies, and local chambers of commerce, trade organizations, employment agencies and similar organizations; and to cooperate with and assist, and to otherwise encourage organizations in Strafford County of New Hampshire and the vicinity thereof in the promotion, assistance, and development of the business prosperity and economic welfare of such area;
  - (I) To receive stocks, bonds, donations, gifts and otherwise raise money for the above outlined purposes;
- (J) To elect, appoint, and employ officers, agents and employees; to make contracts and incur liabilities for any of the purposes of the Corporation;
- (K) To do all things and acts necessary or convenient to carry out the powers expressly granted in this act; provided, however, that the purpose shall not include the right to apply for a license to sell alcoholic beverages; and that no part of the funds, property or net earnings of this Corporation shall inure to the benefit of any member, officer of the Corporation, or any private individual, and no member, officer of this Corporation, or any private individual shall be entitled to share in the distribution of any of the corporate assets on dissolution of the Corporation, nor shall the Corporation allow any of its property to be used directly or indirectly in carrying on, nor shall any of the activities of the Corporation consist of the carrying on, of propaganda, or otherwise attempting to influence legislation.
- (L) The Corporation shall not participate in or intervene in any political campaign on behalf of any candidate for public office or publish or distribute any statements with respect thereto. Notwithstanding any other provisions herein contained, neither the members, directors, or officers, for the Corporation shall participate in any of the "prohibited transactions" as defined in Section 503 of the Internal Revenue Code, (IRC) as the same may, from time to time, be amended, nor shall the Corporation accumulate income or engage in any activities if the accumulation of income or the activities so engaged in are or would be within the prohibitions of Section 504 of the IRC code as the same may be, from time to time, amended, nor shall the Corporation be operated any time for the primary purpose of carrying on a trade or business profit.

- (M) Notwithstanding any other provisions of these articles, SEDA is organized exclusively for one or more of the purposes as specified in Section 501(c)(3) of the Internal Revenue Code of 1986, and shall not carry on any activities not permitted to be carried on by an organization exempt from Federal income tax under IRC 501(c)(3) or corresponding provisions of any subsequent tax laws.
- (N) In any taxable year in which SEDA is a private foundation as described in IRC 509 (a), SEDA shall distribute its income for said period at such time and manner as not to subject it to tax under IRC 4942, and SEDA shall not (a) engage in any act of self-dealing as defined in IRC 4941 (d); (b) retain any excess business holdings as defined in IRC 4944; (c) make any investments in such a manner as to subject the organization to tax under IRC 4944; or (d) make any taxable expenditures as defined in IRC 4945 (d) or corresponding provisions of any subsequent Federal tax laws.

Article 3. The provisions for establishing membership and participation in the Corporation are: Members of the Corporation will be persons of lawful age residing or working in Strafford County, New Hampshire and who have an interest in the economic stability and development of the County, and shall consist of not less than 5 nor more than 13 members.

The incorporators shall constitute the original members and shall appoint a Board of Directors, additional members shall be provided by the by-laws of the Corporation, as adopted and amended by the Directors.

Article 4. The provisions for disposal of the corporate assets in the event of dissolution of the Corporation are:

Upon any dissolution of the Corporation all remaining assets and property of the organization shall, after payment of necessary expenses, thereof be distributed to such similar organizations as shall qualify under Section 501(C)(3) of the Internal Revenue Code of 1986.

Article 5. The address at which the business of this Corporation is to be carried on is:

157 Main Street, Somersworth, New Hampshire 03878

Article 6. The amount of capital stock, if any, or the number of shares or membership certificates, if any, and provisions for retirement, reacquisition and redemption of those shares or certificates are:

NONE.

Article 7. The Board of Directors shall consist of not less than five (5) nor more than nine (9) members.

The number of Directors shall be fixed by, and the manner of election and term of office thereof shall be proved by the by-laws of the Corporation, as adopted and amended by the Directors.

The Board of Directors shall elect a president, a vice-president and a treasurer/secretary as Officers of the Corporation.

The business and affairs of the Corporation shall be managed and conducted by the Officers, appointed by the Board of Directors and elected by a quorum of the Board of Directors.

The Officers may exercise, between meetings of the Board of Directors, such of the powers of the Directors as are delegated to the Officers, from time to time, by the Board of Directors.

Directors and Officers shall not be responsible for losses unless the same shall have been occasioned by the willful misconduct of such Directors and Officers. Directors and Officers of the Corporation shall not be held liable to the Corporation for monetary damages in accordance with New Hampshire RSA 508:16.

No part of the net earnings of the organization shall inure to be the benefit of any members, trustee, director, officer of the organization, or any private individual (except that reasonable compensation may be paid for services rendered to or for the organization), and no member, trustee, officer of the organization or any private individual shall be entitled to share in the distribution of any of the organization's assets on dissolution of the organization.

No substantial part of the activities of the organization shall be carrying on propaganda, or otherwise attempting to influence legislation (except as otherwise provided by IRC 501(h) and does not participate in, or intervene in (including the publication or distribution of statements), any political campaign on behalf of any candidate for public office.

Article 8. Amendment of Articles of Agreement

These Articles of Agreement may be amended by majority vote of the full Board of Directors of the Corporation at a meeting duly called for that purpose.

Article 9. Signatures and post office address of each of the persons associating together to form the corporation:

Signatures and Name	Post Office Address
1. Signature Roderick Boivin, Somersworth Industrial	9 Pinecrest Drive Somersworth, New Hampshire 03878
Development Authority	
Development Additionly	
2 8 5 2 2	– 41 Province Lane
Signature	Barrington, New Hampshire 03825
John F. Dolan, Jr.	Darrington, New Hampshire 05025
Town of Barrington	
3. Vathe Coutrue	- Fleet Bank
Signature	One John Parsons Drive
Cathy Couturier, Somersworth	Somersworth, New Hampshire 03878
Industrial Development Authority	bomotsworth, trow ramponing or or o
4 Edmund, F. Jamen	
Signature	Rollinsford Board of Selectmen
Edmund F. Jansen	PO Box 309
Town of Rollinsford	Rollinsford, NH 03869
5 Marting	Town Hall
Signature	39 North Main Street
Mark DeCoteau	Farmington, NH 03835
Town of Farmington	1 mm Bon, 1112 00000
	received and recorded this  1997.  Harry A. Melisan  Town Clerk's Signature  Vancy A. Liebson  Town Clerk's Name (Please Print)
Notes:	

1. Recording fee payable to: NH Secretary of State.

2. If no provision eliminating or limiting personal liability, insert "NONE".

3. At least five signatures are required.

4. Must be recorded with the Clerk of the city/town of the principal place of business prior to recording with the Secretary of State. (Fee payable to the clerk is \$5.00.).

Mail \$25.00 STATE FEE and DUPLICATE ORIGINALS (ORIGINAL SIGNATURES ON BOTH) to: Secretary of State, State House, Room 204, 107 North Main Street, Concord, NH 03301-4989.

OMB Number: 4040-0004 Expiration Date: 10/31/2019

Application for I	Federal Assista	nce SF	-424							
* 1. Type of Submissi  Preapplication  Application		⊠ Ne	ew ontinuation		Revision, select appropries	priate letter(	s):			
* 3. Date Received:	ected Application		evision cant Identifier:							
5a. Federal Entity Ide	entifier:			51	b. Federal Award Ide	entifier:				
State Use Only:				_						
6. Date Received by	State:		7. State Application	Iden	ntifier:					
8. APPLICANT INFO	ORMATION:									
* a. Legal Name: St	trafford Econo	mic De	velopment Corpo	rat	ion					
* b. Employer/Taxpay	er Identification Nur	mber (EIN	I/TIN):	1 -	c. Organizational DL	JNS:				
d. Address:				1_						
* Street1: Street2:	100 Main Stre	et, Su	ite 101							
* City:	Dover					1				
County/Parish:  * State:										
Province:					NH: New Hamps	shire				
* Country:					USA: UNITED S	TATES				
* Zip / Postal Code:	038203835									
e. Organizational U	Init:									
Department Name:				D	Division Name:				_	
f. Name and contac	ct information of p	erson to	be contacted on m	atter	rs involving this ap	oplication:				
Prefix:			* First Name	e:	Dennis					
Middle Name:										
* Last Name: McC  Suffix:	ann	7								
Title: Executive	Director									
Organizational Affiliat	uori.								7	
* Telephone Number:	: 603-749-2211				Fax Numb	oer:			-	
* Email: dmccann@										]

Application for Federal Assistance SF-424
* 9. Type of Applicant 1: Select Applicant Type:
M: Nonprofit with 501C3 IRS Status (Other than Institution of Higher Education)
Type of Applicant 2: Select Applicant Type:
Type of Applicant 3: Select Applicant Type:
* Other (specify):
* 10. Name of Federal Agency:
Environmental Protection Agency
11. Catalog of Federal Domestic Assistance Number:
66.818
CFDA Title:
Brownfields Assessment and Cleanup Cooperative Agreements
* 12. Funding Opportunity Number:
EPA-OLEM-OBLR-17-08
* Title:
FY18 GUIDELINES FOR BROWNFIELDS REVOLVING LOAN FUND GRANTS
13. Competition Identification Number:
Tido.
Title:
14. Areas Affected by Project (Cities, Counties, States, etc.):
Add Attachment Delete Attachment View Attachment
* 15. Descriptive Title of Applicant's Project.
* 15. Descriptive Title of Applicant's Project:  Strafford Economic Development Corporation Brownfields Revolving Loan Fund Application
Solution Donomic Severopment corporation Distinctions introducing Dominiana imprinted in inches in the contract of the contrac
Attach supporting documents as specified in agency instructions.
Add Attachments Delete Attachments View Attachments

Application for	Federal Assistance	SF-424				
16. Congressiona	l Districts Of:					
* a. Applicant	1st			* b. Program/Project	lst	
Attach an additiona	l list of Program/Project Co	ngressional District	s if needed.		_	
			Add Attachment	Delete Attachment	View Attachment	
17. Proposed Pro	ject:					
* a. Start Date: 0	4/01/2018			* b. End Date	04/01/2023	
18. Estimated Fu	nding (\$):					
* a. Federal		1,000,000.00				
* b. Applicant		0.00				
* c. State		0.00				
* d. Local		0.00				
* e. Other		0.00				
* f. Program Incom	e	0.00				
* g. TOTAL		1,000,000.00				
* 19. Is Applicatio	n Subject to Review By	State Under Exec	utive Order 12372	Process?		
				ler 12372 Process for rev	iew on .	
	subject to E.O. 12372 bu		elected by the State	for review.		
c. Program is	not covered by E.O. 123	72.				
		Federal Debt? (If	"Yes," provide exp	lanation in attachment.)		
Yes	⊠ No	Federal Debt? (If	"Yes," provide exp	lanation in attachment.)		
Yes		Federal Debt? (If			View Attackment	
Yes  If "Yes", provide e	No explanation and attach		Add Attachment	Delete Attachment	View Attachment	
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